Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Second Quarter of 2015

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Newfoundland and Labrador	**512**	**398**	**433**	**28.6**	**18.2**	**1,665**	**1,612**	**3.3**
Bankruptcies	429	334	391	28.4	9.7	1,400	1,438	-2.6
Proposals	83	64	42	29.7	97.6	265	174	52.3
Prince Edward Island	**222**	**183**	**180**	**21.3**	**23.3**	**789**	**713**	**10.7**
Bankruptcies	139	121	135	14.9	3.0	523	493	6.1
Proposals	83	62	45	33.9	84.4	266	220	20.9
Nova Scotia	**1,422**	**1,227**	**1,469**	**15.9**	**-3.2**	**5,346**	**5,029**	**6.3**
Bankruptcies	1,038	812	1,056	27.8	-1.7	3,805	3,524	8.0
Proposals	384	415	413	-7.5	-7.0	1,541	1,505	2.4
New Brunswick	**1,223**	**956**	**1,179**	**27.9**	**3.7**	**4,435**	**4,231**	**4.8**
Bankruptcies	783	631	833	24.1	-6.0	3,005	2,964	1.4
Proposals	440	325	346	35.4	27.2	1,430	1,267	12.9
Quebec	**11,899**	**11,751**	**11,195**	**1.3**	**6.3**	**45,510**	**42,736**	**6.5**
Bankruptcies	6,989	6,370	6,862	9.7	1.9	26,222	26,389	-0.6
Proposals	4,910	5,381	4,333	-8.8	13.3	19,288	16,347	18.0
Ontario	**10,868**	**10,176**	**11,128**	**6.8**	**-2.3**	**41,621**	**43,612**	**-4.6**
Bankruptcies	5,117	4,554	5,320	12.4	-3.8	19,577	21,325	-8.2
Proposals	5,751	5,622	5,808	2.3	-1.0	22,044	22,287	-1.1
Manitoba	**534**	**502**	**519**	**6.4**	**2.9**	**2,054**	**1,921**	**6.9**
Bankruptcies	367	293	320	25.3	14.7	1,330	1,234	7.8
Proposals	167	209	199	-20.1	-16.1	724	687	5.4
Saskatchewan	**577**	**526**	**533**	**9.7**	**8.3**	**2,111**	**1,960**	**7.7**
Bankruptcies	316	264	309	19.7	2.3	1,137	1,187	-4.2
Proposals	261	262	224	-0.4	16.5	974	773	26.0
Alberta	**2,510**	**2,254**	**2,287**	**11.4**	**9.8**	**8,817**	**8,302**	**6.2**
Bankruptcies	1,133	1,017	1,090	11.4	3.9	3,997	4,312	-7.3
Proposals	1,377	1,237	1,197	11.3	15.0	4,820	3,990	20.8
British Columbia	**3,046**	**2,953**	**3,157**	**3.1**	**-3.5**	**11,680**	**11,811**	**-1.1**
Bankruptcies	1,545	1,535	1,873	0.7	-17.5	6,108	7,027	-13.1
Proposals	1,501	1,418	1,284	5.9	16.9	5,572	4,784	16.5
Northwest Territories	**10**	**8**	**11**	**25.0**	**-9.1**	**42**	**56**	**-25.0**
Bankruptcies	6	4	6	50.0	0.0	23	33	-30.3
Proposals	4	4	5	0.0	-20.0	19	23	-17.4
Yukon	**6**	**11**	**11**	**-45.5**	**-45.5**	**37**	**35**	**5.7**
Bankruptcies	1	7	6	-85.7	-83.3	17	24	-29.2
Proposals	5	4	5	25.0	0.0	20	11	81.8
Nunavut	**1**	**1**	**0**	**0.0**	**--**	**6**	**6**	**0.0**
Bankruptcies	1	0	0	--	--	4	4	0.0
Proposals	0	1	0	-100.0	--	2	2	0.0
Canada	**32,830**	**30,946**	**32,102**	**6.1**	**2.3**	**124,113**	**122,024**	**1.7**
Bankruptcies	**17,864**	**15,942**	**18,201**	**12.1**	**-1.9**	**67,148**	**69,954**	**-4.0**
Proposals	**14,966**	**15,004**	**13,901**	**-0.3**	**7.7**	**56,965**	**52,070**	**9.4**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Newfoundland and Labrador	**506**	**392**	**427**	**29.1**	**18.5**	**1,638**	**1,579**	**3.7**
Bankruptcies	423	330	386	28.2	9.6	1,375	1,416	-2.9
Proposals	83	62	41	33.9	102.4	263	163	61.3
Prince Edward Island	**216**	**179**	**174**	**20.7**	**24.1**	**770**	**690**	**11.6**
Bankruptcies	134	119	130	12.6	3.1	509	476	6.9
Proposals	82	60	44	36.7	86.4	261	214	22.0
Nova Scotia	**1,386**	**1,208**	**1,446**	**14.7**	**-4.1**	**5,254**	**4,935**	**6.5**
Bankruptcies	1,012	803	1,039	26.0	-2.6	3,743	3,459	8.2
Proposals	374	405	407	-7.7	-8.1	1,511	1,476	2.4
New Brunswick	**1,209**	**933**	**1,158**	**29.6**	**4.4**	**4,358**	**4,139**	**5.3**
Bankruptcies	773	619	817	24.9	-5.4	2,951	2,892	2.0
Proposals	436	314	341	38.9	27.9	1,407	1,247	12.8
Quebec	**11,336**	**11,129**	**10,594**	**1.9**	**7.0**	**43,154**	**40,499**	**6.6**
Bankruptcies	6,574	5,904	6,425	11.3	2.3	24,517	24,727	-0.8
Proposals	4,762	5,225	4,169	-8.9	14.2	18,637	15,772	18.2
Ontario	**10,568**	**9,865**	**10,857**	**7.1**	**-2.7**	**40,465**	**42,488**	**-4.8**
Bankruptcies	4,889	4,315	5,117	13.3	-4.5	18,671	20,462	-8.8
Proposals	5,679	5,550	5,740	2.3	-1.1	21,794	22,026	-1.1
Manitoba	**526**	**496**	**500**	**6.0**	**5.2**	**2,018**	**1,846**	**9.3**
Bankruptcies	361	290	303	24.5	19.1	1,305	1,171	11.4
Proposals	165	206	197	-19.9	-16.2	713	675	5.6
Saskatchewan	**552**	**505**	**498**	**9.3**	**10.8**	**2,022**	**1,830**	**10.5**
Bankruptcies	298	251	289	18.7	3.1	1,079	1,110	-2.8
Proposals	254	254	209	0.0	21.5	943	720	31.0
Alberta	**2,466**	**2,224**	**2,256**	**10.9**	**9.3**	**8,667**	**8,144**	**6.4**
Bankruptcies	1,099	997	1,065	10.2	3.2	3,887	4,197	-7.4
Proposals	1,367	1,227	1,191	11.4	14.8	4,780	3,947	21.1
British Columbia	**2,996**	**2,907**	**3,086**	**3.1**	**-2.9**	**11,469**	**11,560**	**-0.8**
Bankruptcies	1,507	1,508	1,813	-0.1	-16.9	5,951	6,839	-13.0
Proposals	1,489	1,399	1,273	6.4	17.0	5,518	4,721	16.9
Northwest Territories	**10**	**8**	**11**	**25.0**	**-9.1**	**42**	**56**	**-25.0**
Bankruptcies	6	4	6	50.0	0.0	23	33	-30.3
Proposals	4	4	5	0.0	-20.0	19	23	-17.4
Yukon	**6**	**11**	**11**	**-45.5**	**-45.5**	**36**	**35**	**2.9**
Bankruptcies	1	7	6	-85.7	-83.3	17	24	-29.2
Proposals	5	4	5	25.0	0.0	19	11	72.7
Nunavut	**1**	**1**	**0**	**0.0**	**--**	**5**	**6**	**-16.7**
Bankruptcies	1	0	0	--	--	3	4	-25.0
Proposals	0	1	0	-100.0	--	2	2	0.0
Canada	**31,778**	**29,858**	**31,018**	**6.4**	**2.5**	**119,898**	**117,807**	**1.8**
Bankruptcies	**17,078**	**15,147**	**17,396**	**12.7**	**-1.8**	**64,031**	**66,810**	**-4.2**
Proposals	**14,700**	**14,711**	**13,622**	**-0.1**	**7.9**	**55,867**	**50,997**	**9.5**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Newfoundland and Labrador	**6**	**6**	**6**	**0.0**	**0.0**	**27**	**33**	**-18.2**
Bankruptcies	6	4	5	50.0	20.0	25	22	13.6
Proposals	0	2	1	-100.0	-100.0	2	11	-81.8
Prince Edward Island	**6**	**4**	**6**	**50.0**	**0.0**	**19**	**23**	**-17.4**
Bankruptcies	5	2	5	150.0	0.0	14	17	-17.6
Proposals	1	2	1	-50.0	0.0	5	6	-16.7
Nova Scotia	**36**	**19**	**23**	**89.5**	**56.5**	**92**	**94**	**-2.1**
Bankruptcies	26	9	17	188.9	52.9	62	65	-4.6
Proposals	10	10	6	0.0	66.7	30	29	3.4
New Brunswick	**14**	**23**	**21**	**-39.1**	**-33.3**	**77**	**92**	**-16.3**
Bankruptcies	10	12	16	-16.7	-37.5	54	72	-25.0
Proposals	4	11	5	-63.6	-20.0	23	20	15.0
Quebec	**563**	**622**	**601**	**-9.5**	**-6.3**	**2,356**	**2,237**	**5.3**
Bankruptcies	415	466	437	-10.9	-5.0	1,705	1,662	2.6
Proposals	148	156	164	-5.1	-9.8	651	575	13.2
Ontario	**300**	**311**	**271**	**-3.5**	**10.7**	**1,156**	**1,124**	**2.8**
Bankruptcies	228	239	203	-4.6	12.3	906	863	5.0
Proposals	72	72	68	0.0	5.9	250	261	-4.2
Manitoba	**8**	**6**	**19**	**33.3**	**-57.9**	**36**	**75**	**-52.0**
Bankruptcies	6	3	17	100.0	-64.7	25	63	-60.3
Proposals	2	3	2	-33.3	0.0	11	12	-8.3
Saskatchewan	**25**	**21**	**35**	**19.0**	**-28.6**	**89**	**130**	**-31.5**
Bankruptcies	18	13	20	38.5	-10.0	58	77	-24.7
Proposals	7	8	15	-12.5	-53.3	31	53	-41.5
Alberta	**44**	**30**	**31**	**46.7**	**41.9**	**150**	**158**	**-5.1**
Bankruptcies	34	20	25	70.0	36.0	110	115	-4.3
Proposals	10	10	6	0.0	66.7	40	43	-7.0
British Columbia	**50**	**46**	**71**	**8.7**	**-29.6**	**211**	**251**	**-15.9**
Bankruptcies	38	27	60	40.7	-36.7	157	188	-16.5
Proposals	12	19	11	-36.8	9.1	54	63	-14.3
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	0	--
Nunavut	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,052**	**1,088**	**1,084**	**-3.3**	**-3.0**	**4,215**	**4,217**	**0.0**
Bankruptcies	**786**	**795**	**805**	**-1.1**	**-2.4**	**3,117**	**3,144**	**-0.9**
Proposals	**266**	**293**	**279**	**-9.2**	**-4.7**	**1,098**	**1,073**	**2.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Agriculture, Forestry, Fishing and Hunting	**21**	**25**	**23**	**-16.0**	**-8.7**	**86**	**130**	**-33.8**
Bankruptcies	9	10	15	-10.0	-40.0	44	89	-50.6
Proposals	12	15	8	-20.0	50.0	42	41	2.4
Mining and Oil and Gas Extraction	**12**	**9**	**9**	**33.3**	**33.3**	**38**	**38**	**0.0**
Bankruptcies	10	4	5	150.0	100.0	21	18	16.7
Proposals	2	5	4	-60.0	-50.0	17	20	-15.0
Utilities	**4**	**1**	**1**	**300.0**	**300.0**	**13**	**10**	**30.0**
Bankruptcies	4	1	0	300.0	--	10	6	66.7
Proposals	0	0	1	--	-100.0	3	4	-25.0
Construction	**211**	**195**	**208**	**8.2**	**1.4**	**729**	**759**	**-4.0**
Bankruptcies	148	141	153	5.0	-3.3	527	567	-7.1
Proposals	63	54	55	16.7	14.5	202	192	5.2
Manufacturing	**99**	**96**	**99**	**3.1**	**0.0**	**384**	**402**	**-4.5**
Bankruptcies	68	62	73	9.7	-6.8	266	291	-8.6
Proposals	31	34	26	-8.8	19.2	118	111	6.3
Wholesale Trade	**51**	**64**	**63**	**-20.3**	**-19.0**	**224**	**234**	**-4.3**
Bankruptcies	40	43	43	-7.0	-7.0	163	159	2.5
Proposals	11	21	20	-47.6	-45.0	61	75	-18.7
Retail Trade	**106**	**147**	**117**	**-27.9**	**-9.4**	**501**	**503**	**-0.4**
Bankruptcies	87	104	87	-16.3	0.0	375	402	-6.7
Proposals	19	43	30	-55.8	-36.7	126	101	24.8
Transportation and Warehousing	**58**	**65**	**53**	**-10.8**	**9.4**	**275**	**233**	**18.0**
Bankruptcies	37	50	40	-26.0	-7.5	183	182	0.5
Proposals	21	15	13	40.0	61.5	92	51	80.4
Information and Cultural Industries	**21**	**17**	**13**	**23.5**	**61.5**	**80**	**49**	**63.3**
Bankruptcies	13	12	10	8.3	30.0	55	33	66.7
Proposals	8	5	3	60.0	166.7	25	16	56.3
Finance and Insurance	**22**	**22**	**10**	**0.0**	**120.0**	**91**	**68**	**33.8**
Bankruptcies	14	16	8	-12.5	75.0	70	51	37.3
Proposals	8	6	2	33.3	300.0	21	17	23.5
Real Estate and Rental and Leasing	**31**	**34**	**48**	**-8.8**	**-35.4**	**120**	**154**	**-22.1**
Bankruptcies	26	27	36	-3.7	-27.8	95	112	-15.2
Proposals	5	7	12	-28.6	-58.3	25	42	-40.5

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Professional, Scientific and Technical Services	**83**	**64**	**81**	**29.7**	**2.5**	**301**	**296**	**1.7**
Bankruptcies	67	51	63	31.4	6.3	243	217	12.0
Proposals	16	13	18	23.1	-11.1	58	79	-26.6
Management of Companies and Enterprises	**17**	**13**	**18**	**30.8**	**-5.6**	**62**	**63**	**-1.6**
Bankruptcies	9	11	14	-18.2	-35.7	44	46	-4.3
Proposals	8	2	4	300.0	100.0	18	17	5.9
Administrative and Support, Waste Management and Remediation Services	**47**	**48**	**66**	**-2.1**	**-28.8**	**211**	**202**	**4.5**
Bankruptcies	41	35	47	17.1	-12.8	161	140	15.0
Proposals	6	13	19	-53.8	-68.4	50	62	-19.4
Educational Services	**8**	**13**	**20**	**-38.5**	**-60.0**	**40**	**50**	**-20.0**
Bankruptcies	7	12	19	-41.7	-63.2	32	47	-31.9
Proposals	1	1	1	0.0	0.0	8	3	166.7
Health Care and Social Assistance	**22**	**14**	**21**	**57.1**	**4.8**	**93**	**78**	**19.2**
Bankruptcies	14	13	16	7.7	-12.5	69	57	21.1
Proposals	8	1	5	700.0	60.0	24	21	14.3
Arts, Entertainment and Recreation	**16**	**24**	**21**	**-33.3**	**-23.8**	**79**	**84**	**-6.0**
Bankruptcies	13	17	17	-23.5	-23.5	59	71	-16.9
Proposals	3	7	4	-57.1	-25.0	20	13	53.8
Accommodation and Food Services	**173**	**169**	**155**	**2.4**	**11.6**	**683**	**618**	**10.5**
Bankruptcies	140	136	109	2.9	28.4	539	459	17.4
Proposals	33	33	46	0.0	-28.3	144	159	-9.4
Other Services (except Public Administration)	**49**	**68**	**57**	**-27.9**	**-14.0**	**204**	**245**	**-16.7**
Bankruptcies	38	50	49	-24.0	-22.4	160	196	-18.4
Proposals	11	18	8	-38.9	37.5	44	49	-10.2
Public Administration	**1**	**0**	**1**	**--**	**0.0**	**1**	**1**	**0.0**
Bankruptcies	1	0	1	--	0.0	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Total	**1,052**	**1,088**	**1,084**	**-3.3**	**-3.0**	**4,215**	**4,217**	**0.0**
Bankruptcies	**786**	**795**	**805**	**-1.1**	**-2.4**	**3,117**	**3,144**	**-0.9**
Proposals	**266**	**293**	**279**	**-9.2**	**-4.7**	**1,098**	**1,073**	**2.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Newfoundland and Labrador	**506**	**392**	**427**	**29.1**	**18.5**	**1,638**	**1,579**	**3.7**
Bankruptcies	**423**	**330**	**386**	**28.2**	**9.6**	**1,375**	**1,416**	**-2.9**
Proposals	**83**	**62**	**41**	**33.9**	**102.4**	**263**	**163**	**61.3**
Avalon Peninsula	239	199	189	20.1	26.5	793	733	8.2
Bankruptcies	193	167	168	15.6	14.9	652	648	0.6
Proposals	46	32	21	43.8	119.0	141	85	65.9
South Coast - Burin Peninsula	35	18	34	94.4	2.9	95	118	-19.5
Bankruptcies	34	14	33	142.9	3.0	86	100	-14.0
Proposals	1	4	1	-75.0	0.0	9	18	-50.0
West Coast - Northern Peninsula - Labrador	84	85	84	-1.2	0.0	311	320	-2.8
Bankruptcies	65	71	73	-8.5	-11.0	254	284	-10.6
Proposals	19	14	11	35.7	72.7	57	36	58.3
Notre Dame - Central Bonavista Bay	148	90	122	64.4	21.3	439	408	7.6
Bankruptcies	131	78	113	67.9	15.9	383	384	-0.3
Proposals	17	12	9	41.7	88.9	56	24	133.3
Prince Edward Island	**216**	**179**	**174**	**20.7**	**24.1**	**770**	**690**	**11.6**
Bankruptcies	**134**	**119**	**130**	**12.6**	**3.1**	**509**	**476**	**6.9**
Proposals	**82**	**60**	**44**	**36.7**	**86.4**	**261**	**214**	**22.0**
Nova Scotia	**1,386**	**1,208**	**1,446**	**14.7**	**-4.1**	**5,254**	**4,935**	**6.5**
Bankruptcies	**1,012**	**803**	**1,039**	**26.0**	**-2.6**	**3,743**	**3,459**	**8.2**
Proposals	**374**	**405**	**407**	**-7.7**	**-8.1**	**1,511**	**1,476**	**2.4**
Cape Breton	228	176	215	29.5	6.0	813	707	15.0
Bankruptcies	121	89	135	36.0	-10.4	468	421	11.2
Proposals	107	87	80	23.0	33.8	345	286	20.6
North Shore	233	217	287	7.4	-18.8	997	939	6.2
Bankruptcies	172	148	210	16.2	-18.1	712	633	12.5
Proposals	61	69	77	-11.6	-20.8	285	306	-6.9
Annapolis Valley	196	174	206	12.6	-4.9	747	699	6.9
Bankruptcies	169	123	156	37.4	8.3	613	523	17.2
Proposals	27	51	50	-47.1	-46.0	134	176	-23.9
Southern	179	137	177	30.7	1.1	620	595	4.2
Bankruptcies	136	93	139	46.2	-2.2	447	458	-2.4
Proposals	43	44	38	-2.3	13.2	173	137	26.3
Halifax	551	505	559	9.1	-1.4	2,078	1,994	4.2
Bankruptcies	414	351	398	17.9	4.0	1,503	1,424	5.5
Proposals	137	154	161	-11.0	-14.9	575	570	0.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
New Brunswick	**1,209**	**933**	**1,158**	**29.6**	**4.4**	**4,358**	**4,139**	**5.3**
Bankruptcies	**773**	**619**	**817**	**24.9**	**-5.4**	**2,951**	**2,892**	**2.0**
Proposals	**436**	**314**	**341**	**38.9**	**27.9**	**1,407**	**1,247**	**12.8**
Campbellton - Miramichi	254	169	216	50.3	17.6	812	719	12.9
Bankruptcies	171	121	166	41.3	3.0	582	518	12.4
Proposals	83	48	50	72.9	66.0	230	201	14.4
Moncton - Richibucto	334	294	371	13.6	-10.0	1,344	1,290	4.2
Bankruptcies	225	191	240	17.8	-6.3	913	862	5.9
Proposals	109	103	131	5.8	-16.8	431	428	0.7
Saint John - St.Stephen	319	210	273	51.9	16.8	1,045	977	7.0
Bankruptcies	197	125	183	57.6	7.7	685	650	5.4
Proposals	122	85	90	43.5	35.6	360	327	10.1
Fredericton - Oromocto	209	157	181	33.1	15.5	743	738	0.7
Bankruptcies	121	112	141	8.0	-14.2	470	551	-14.7
Proposals	88	45	40	95.6	120.0	273	187	46.0
Edmundston - Woodstock	91	102	117	-10.8	-22.2	415	415	0.0
Bankruptcies	58	70	87	-17.1	-33.3	301	311	-3.2
Proposals	33	32	30	3.1	10.0	114	104	9.6
Quebec	**11,336**	**11,129**	**10,594**	**1.9**	**7.0**	**43,154**	**40,499**	**6.6**
Bankruptcies	**6,574**	**5,904**	**6,425**	**11.3**	**2.3**	**24,517**	**24,727**	**-0.8**
Proposals	**4,762**	**5,225**	**4,169**	**-8.9**	**14.2**	**18,637**	**15,772**	**18.2**
Gaspésie - Îles-de-la-Madeleine	128	144	113	-11.1	13.3	475	419	13.4
Bankruptcies	77	64	49	20.3	57.1	254	230	10.4
Proposals	51	80	64	-36.3	-20.3	221	189	16.9
Bas-Saint-Laurent	224	223	206	0.4	8.7	892	832	7.2
Bankruptcies	129	121	142	6.6	-9.2	521	523	-0.4
Proposals	95	102	64	-6.9	48.4	371	309	20.1
Capitale-Nationale	803	788	695	1.9	15.5	2,917	2,718	7.3
Bankruptcies	486	468	451	3.8	7.8	1,806	1,832	-1.4
Proposals	317	320	244	-0.9	29.9	1,111	886	25.4
Chaudière - Appalaches	402	421	366	-4.5	9.8	1,573	1,581	-0.5
Bankruptcies	237	236	247	0.4	-4.0	946	1,068	-11.4
Proposals	165	185	119	-10.8	38.7	627	513	22.2
Estrie	375	413	379	-9.2	-1.1	1,508	1,402	7.6
Bankruptcies	249	246	254	1.2	-2.0	964	961	0.3
Proposals	126	167	125	-24.6	0.8	544	441	23.4
Centre-du-Québec	319	311	289	2.6	10.4	1,191	1,180	0.9
Bankruptcies	188	161	175	16.8	7.4	648	732	-11.5
Proposals	131	150	114	-12.7	14.9	543	448	21.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Montérégie	2,263	2,031	2,091	11.4	8.2	8,433	8,285	1.8
Bankruptcies	1,213	1,062	1,196	14.2	1.4	4,513	4,770	-5.4
Proposals	1,050	969	895	8.4	17.3	3,920	3,515	11.5
Montréal	2,413	2,349	2,412	2.7	0.0	9,169	9,336	-1.8
Bankruptcies	1,485	1,304	1,570	13.9	-5.4	5,482	6,023	-9.0
Proposals	928	1,045	842	-11.2	10.2	3,687	3,313	11.3
Laval	587	602	546	-2.5	7.5	2,289	2,084	9.8
Bankruptcies	336	293	321	14.7	4.7	1,208	1,233	-2.0
Proposals	251	309	225	-18.8	11.6	1,081	851	27.0
Lanaudière	940	901	905	4.3	3.9	3,557	3,232	10.1
Bankruptcies	450	425	486	5.9	-7.4	1,790	1,654	8.2
Proposals	490	476	419	2.9	16.9	1,767	1,578	12.0
Laurentides	1,177	1,197	1,079	-1.7	9.1	4,474	3,927	13.9
Bankruptcies	671	581	574	15.5	16.9	2,408	2,141	12.5
Proposals	506	616	505	-17.9	0.2	2,066	1,786	15.7
Outaouais	703	715	639	-1.7	10.0	2,775	2,224	24.8
Bankruptcies	421	334	371	26.0	13.5	1,512	1,352	11.8
Proposals	282	381	268	-26.0	5.2	1,263	872	44.8
Abitibi - Témiscamingue	211	218	181	-3.2	16.6	763	611	24.9
Bankruptcies	118	121	107	-2.5	10.3	440	379	16.1
Proposals	93	97	74	-4.1	25.7	323	232	39.2
Mauricie	354	389	325	-9.0	8.9	1,427	1,257	13.5
Bankruptcies	243	241	228	0.8	6.6	944	879	7.4
Proposals	111	148	97	-25.0	14.4	483	378	27.8
Saguenay - Lac-Saint-Jean	343	340	274	0.9	25.2	1,329	1,061	25.3
Bankruptcies	210	193	196	8.8	7.1	825	737	11.9
Proposals	133	147	78	-9.5	70.5	504	324	55.6
Côte-Nord	82	72	75	13.9	9.3	319	285	11.9
Bankruptcies	57	46	48	23.9	18.8	221	178	24.2
Proposals	25	26	27	-3.8	-7.4	98	107	-8.4
Nord-du-Québec	15	14	16	7.1	-6.3	65	63	3.2
Bankruptcies	6	8	8	-25.0	-25.0	36	32	12.5
Proposals	9	6	8	50.0	12.5	29	31	-6.5
Ontario	**10,568**	**9,865**	**10,857**	**7.1**	**-2.7**	**40,465**	**42,488**	**-4.8**
Bankruptcies	**4,889**	**4,315**	**5,117**	**13.3**	**-4.5**	**18,671**	**20,462**	**-8.8**
Proposals	**5,679**	**5,550**	**5,740**	**2.3**	**-1.1**	**21,794**	**22,026**	**-1.1**
Ottawa	960	892	975	7.6	-1.5	3,827	3,889	-1.6
Bankruptcies	556	490	588	13.5	-5.4	2,228	2,315	-3.8
Proposals	404	402	387	0.5	4.4	1,599	1,574	1.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Kingston - Pembroke	471	397	409	18.6	15.2	1,686	1,675	0.7
Bankruptcies	262	186	224	40.9	17.0	873	950	-8.1
Proposals	209	211	185	-0.9	13.0	813	725	12.1
Muskoka - Kawarthas	356	263	360	35.4	-1.1	1,244	1,355	-8.2
Bankruptcies	159	116	171	37.1	-7.0	586	711	-17.6
Proposals	197	147	189	34.0	4.2	658	644	2.2
Toronto	4,205	3,978	4,582	5.7	-8.2	16,353	17,692	-7.6
Bankruptcies	1,667	1,516	1,860	10.0	-10.4	6,428	7,072	-9.1
Proposals	2,538	2,462	2,722	3.1	-6.8	9,925	10,620	-6.5
Kitchener - Waterloo - Barrie	1,071	1,035	1,094	3.5	-2.1	4,137	4,231	-2.2
Bankruptcies	509	452	525	12.6	-3.0	1,958	2,114	-7.4
Proposals	562	583	569	-3.6	-1.2	2,179	2,117	2.9
Hamilton - Niagara Peninsula	1,160	1,170	1,288	-0.9	-9.9	4,563	5,004	-8.8
Bankruptcies	523	494	575	5.9	-9.0	2,087	2,354	-11.3
Proposals	637	676	713	-5.8	-10.7	2,476	2,650	-6.6
London	692	655	693	5.6	-0.1	2,671	2,718	-1.7
Bankruptcies	314	292	354	7.5	-11.3	1,272	1,502	-15.3
Proposals	378	363	339	4.1	11.5	1,399	1,216	15.0
Windsor - Sarnia	584	559	573	4.5	1.9	2,210	2,308	-4.2
Bankruptcies	293	267	326	9.7	-10.1	1,109	1,352	-18.0
Proposals	291	292	247	-0.3	17.8	1,101	956	15.2
Stratford - Bruce Peninsula	192	167	200	15.0	-4.0	730	782	-6.6
Bankruptcies	106	86	113	23.3	-6.2	416	446	-6.7
Proposals	86	81	87	6.2	-1.1	314	336	-6.5
Northeast	708	623	564	13.6	25.5	2,520	2,319	8.7
Bankruptcies	389	339	315	14.7	23.5	1,372	1,312	4.6
Proposals	319	284	249	12.3	28.1	1,148	1,007	14.0
Northwest	171	125	122	36.8	40.2	526	515	2.1
Bankruptcies	113	76	68	48.7	66.2	343	334	2.7
Proposals	58	49	54	18.4	7.4	183	181	1.1
Manitoba	**526**	**496**	**500**	**6.0**	**5.2**	**2,018**	**1,846**	**9.3**
Bankruptcies	**361**	**290**	**303**	**24.5**	**19.1**	**1,305**	**1,171**	**11.4**
Proposals	**165**	**206**	**197**	**-19.9**	**-16.2**	**713**	**675**	**5.6**
Southeast	48	52	36	-7.7	33.3	160	149	7.4
Bankruptcies	40	38	26	5.3	53.8	115	101	13.9
Proposals	8	14	10	-42.9	-20.0	45	48	-6.3
South Central	14	13	25	7.7	-44.0	56	71	-21.1
Bankruptcies	14	10	24	40.0	-41.7	46	54	-14.8
Proposals	0	3	1	-100.0	-100.0	10	17	-41.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Southwest	63	74	72	-14.9	-12.5	254	258	-1.6
Bankruptcies	38	30	36	26.7	5.6	132	123	7.3
Proposals	25	44	36	-43.2	-30.6	122	135	-9.6
North Central	14	18	20	-22.2	-30.0	77	69	11.6
Bankruptcies	7	14	7	-50.0	0.0	50	40	25.0
Proposals	7	4	13	75.0	-46.2	27	29	-6.9
Winnipeg	324	285	292	13.7	11.0	1,225	1,083	13.1
Bankruptcies	220	166	178	32.5	23.6	803	721	11.4
Proposals	104	119	114	-12.6	-8.8	422	362	16.6
Interlake	25	24	27	4.2	-7.4	95	109	-12.8
Bankruptcies	18	14	18	28.6	0.0	69	70	-1.4
Proposals	7	10	9	-30.0	-22.2	26	39	-33.3
Parklands	27	13	8	107.7	237.5	84	46	82.6
Bankruptcies	16	8	3	100.0	433.3	46	21	119.0
Proposals	11	5	5	120.0	120.0	38	25	52.0
North	11	14	17	-21.4	-35.3	66	61	8.2
Bankruptcies	7	9	10	-22.2	-30.0	42	41	2.4
Proposals	4	5	7	-20.0	-42.9	24	20	20.0
Saskatchewan	**552**	**505**	**498**	**9.3**	**10.8**	**2,022**	**1,830**	**10.5**
Bankruptcies	**298**	**251**	**289**	**18.7**	**3.1**	**1,079**	**1,110**	**-2.8**
Proposals	**254**	**254**	**209**	**0.0**	**21.5**	**943**	**720**	**31.0**
Regina - Moose Mountain	163	156	143	4.5	14.0	638	485	31.5
Bankruptcies	81	69	78	17.4	3.8	322	245	31.4
Proposals	82	87	65	-5.7	26.2	316	240	31.7
Swift Current - Moose Jaw	44	40	38	10.0	15.8	191	192	-0.5
Bankruptcies	22	20	26	10.0	-15.4	105	122	-13.9
Proposals	22	20	12	10.0	83.3	86	70	22.9
Saskatoon - Biggar	164	164	160	0.0	2.5	611	627	-2.6
Bankruptcies	77	83	95	-7.2	-18.9	313	389	-19.5
Proposals	87	81	65	7.4	33.8	298	238	25.2
Yorkton - Melville	46	26	38	76.9	21.1	140	128	9.4
Bankruptcies	30	14	20	114.3	50.0	78	78	0.0
Proposals	16	12	18	33.3	-11.1	62	50	24.0
Prince Albert	127	108	107	17.6	18.7	406	365	11.2
Bankruptcies	85	61	66	39.3	28.8	244	254	-3.9
Proposals	42	47	41	-10.6	2.4	162	111	45.9
Northern	8	10	13	-20.0	-38.5	36	33	9.1
Bankruptcies	3	3	4	0.0	-25.0	17	22	-22.7
Proposals	5	7	9	-28.6	-44.4	19	11	72.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Alberta	**2,466**	**2,224**	**2,256**	**10.9**	**9.3**	**8,667**	**8,144**	**6.4**
Bankruptcies	**1,099**	**997**	**1,065**	**10.2**	**3.2**	**3,887**	**4,197**	**-7.4**
Proposals	**1,367**	**1,227**	**1,191**	**11.4**	**14.8**	**4,780**	**3,947**	**21.1**
Lethbridge - Medicine Hat	242	221	218	9.5	11.0	871	786	10.8
Bankruptcies	92	91	107	1.1	-14.0	354	422	-16.1
Proposals	150	130	111	15.4	35.1	517	364	42.0
Camrose - Drumheller	100	101	84	-1.0	19.0	346	326	6.1
Bankruptcies	66	50	43	32.0	53.5	189	190	-0.5
Proposals	34	51	41	-33.3	-17.1	157	136	15.4
Calgary	944	866	859	9.0	9.9	3,320	3,052	8.8
Bankruptcies	380	352	374	8.0	1.6	1,389	1,477	-6.0
Proposals	564	514	485	9.7	16.3	1,931	1,575	22.6
Banff - Jasper - Rocky Mountain House	57	52	38	9.6	50.0	182	173	5.2
Bankruptcies	22	20	25	10.0	-12.0	77	101	-23.8
Proposals	35	32	13	9.4	169.2	105	72	45.8
Red Deer	206	162	156	27.2	32.1	641	557	15.1
Bankruptcies	71	63	68	12.7	4.4	247	294	-16.0
Proposals	135	99	88	36.4	53.4	394	263	49.8
Edmonton	720	689	731	7.6	-1.5	2,653	2,667	-0.5
Bankruptcies	340	328	345	3.7	-1.4	1,267	1,377	-8.0
Proposals	380	341	386	11.4	-1.6	1,386	1,290	7.4
Athabasca - Grande Prairie - Peace River	134	106	136	26.4	-1.5	451	436	3.4
Bankruptcies	93	65	87	43.1	6.9	267	269	-0.7
Proposals	41	41	49	0.0	-16.3	184	167	10.2
Wood Buffalo - Cold Lake	64	48	34	33.3	88.2	203	147	38.1
Bankruptcies	35	28	16	25.0	118.8	98	67	46.3
Proposals	29	20	18	45.0	61.1	105	80	31.3
British Columbia	**2,996**	**2,907**	**3,086**	**3.1**	**-2.9**	**11,469**	**11,560**	**-0.8**
Bankruptcies	**1,507**	**1,508**	**1,813**	**-0.1**	**-16.9**	**5,951**	**6,839**	**-13.0**
Proposals	**1,489**	**1,399**	**1,273**	**6.4**	**17.0**	**5,518**	**4,721**	**16.9**
Vancouver Island and Coast	689	652	677	5.7	1.8	2,542	2,516	1.0
Bankruptcies	392	366	413	7.1	-5.1	1,461	1,586	-7.9
Proposals	297	286	264	3.8	12.5	1,081	930	16.2
Lower Mainland - Southwest	1,638	1,616	1,689	1.4	-3.0	6,384	6,389	-0.1
Bankruptcies	762	790	954	-3.5	-20.1	3,105	3,646	-14.8
Proposals	876	826	735	6.1	19.2	3,279	2,743	19.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Thompson - Okanagan	384	387	421	-0.8	-8.8	1,513	1,555	-2.7
Bankruptcies	205	199	249	3.0	-17.7	809	893	-9.4
Proposals	179	188	172	-4.8	4.1	704	662	6.3
Kootenay	98	87	110	12.6	-10.9	354	385	-8.1
Bankruptcies	56	61	81	-8.2	-30.9	221	248	-10.9
Proposals	42	26	29	61.5	44.8	133	137	-2.9
Cariboo	125	119	120	5.0	4.2	475	509	-6.7
Bankruptcies	66	69	77	-4.3	-14.3	260	334	-22.2
Proposals	59	50	43	18.0	37.2	215	175	22.9
North Coast	14	13	20	7.7	-30.0	47	60	-21.7
Bankruptcies	6	7	15	-14.3	-60.0	24	42	-42.9
Proposals	8	6	5	33.3	60.0	23	18	27.8
Nechako	16	11	20	45.5	-20.0	60	65	-7.7
Bankruptcies	9	8	9	12.5	0.0	41	39	5.1
Proposals	7	3	11	133.3	-36.4	19	26	-26.9
Northeast	30	21	29	42.9	3.4	95	80	18.8
Bankruptcies	11	7	15	57.1	-26.7	30	50	-40.0
Proposals	19	14	14	35.7	35.7	65	30	116.7
Northwest Territories	10	8	11	25.0	-9.1	42	56	-25.0
Bankruptcies	6	4	6	50.0	0.0	23	33	-30.3
Proposals	4	4	5	0.0	-20.0	19	23	-17.4
Yukon	6	11	11	-45.5	-45.5	36	35	2.9
Bankruptcies	1	7	6	-85.7	-83.3	17	24	-29.2
Proposals	5	4	5	25.0	0.0	19	11	72.7
Nunavut	1	1	0	0.0	–	5	6	-16.7
Bankruptcies	1	0	0	–	–	3	4	-25.0
Proposals	0	1	0	-100.0	–	2	2	0.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Newfoundland and Labrador	**6**	**6**	**6**	**0.0**	**0.0**	**27**	**33**	**-18.2**
Bankruptcies	**6**	**4**	**5**	**50.0**	**20.0**	**25**	**22**	**13.6**
Proposals	**0**	**2**	**1**	**-100.0**	**-100.0**	**2**	**11**	**-81.8**
Avalon Peninsula	3	2	5	50.0	-40.0	14	18	-22.2
Bankruptcies	3	2	4	50.0	-25.0	14	12	16.7
Proposals	0	0	1	--	-100.0	0	6	-100.0
South Coast - Burin Peninsula	0	0	0	--	--	0	4	-100.0
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	4	-100.0
West Coast - Northern Peninsula - Labrador	3	3	0	0.0	--	6	3	100.0
Bankruptcies	3	1	0	200.0	--	4	3	33.3
Proposals	0	2	0	-100.0	--	2	0	--
Notre Dame - Central Bonavista Bay	0	1	1	-100.0	-100.0	7	8	-12.5
Bankruptcies	0	1	1	-100.0	-100.0	7	7	0.0
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	**6**	**4**	**6**	**50.0**	**0.0**	**19**	**23**	**-17.4**
Bankruptcies	**5**	**2**	**5**	**150.0**	**0.0**	**14**	**17**	**-17.6**
Proposals	**1**	**2**	**1**	**-50.0**	**0.0**	**5**	**6**	**-16.7**
Nova Scotia	**36**	**19**	**23**	**89.5**	**56.5**	**92**	**94**	**-2.1**
Bankruptcies	**26**	**9**	**17**	**188.9**	**52.9**	**62**	**65**	**-4.6**
Proposals	**10**	**10**	**6**	**0.0**	**66.7**	**30**	**29**	**3.4**
Cape Breton	4	1	4	300.0	0.0	12	8	50.0
Bankruptcies	1	1	4	0.0	-75.0	5	7	-28.6
Proposals	3	0	0	--	--	7	1	600.0
North Shore	3	2	2	50.0	50.0	8	9	-11.1
Bankruptcies	3	1	1	200.0	200.0	7	8	-12.5
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Annapolis Valley	3	2	4	50.0	-25.0	9	16	-43.8
Bankruptcies	3	1	1	200.0	200.0	7	8	-12.5
Proposals	0	1	3	-100.0	-100.0	2	8	-75.0
Southern	4	3	5	33.3	-20.0	12	17	-29.4
Bankruptcies	4	2	4	100.0	0.0	8	10	-20.0
Proposals	0	1	1	-100.0	-100.0	4	7	-42.9
Halifax	22	12	8	83.3	175.0	51	44	15.9
Bankruptcies	15	5	7	200.0	114.3	35	32	9.4
Proposals	7	7	1	0.0	600.0	16	12	33.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
New Brunswick	**14**	**23**	**21**	**-39.1**	**-33.3**	**77**	**92**	**-16.3**
Bankruptcies	**10**	**12**	**16**	**-16.7**	**-37.5**	**54**	**72**	**-25.0**
Proposals	**4**	**11**	**5**	**-63.6**	**-20.0**	**23**	**20**	**15.0**
Campbellton - Miramichi	5	3	8	66.7	-37.5	19	11	72.7
Bankruptcies	3	1	7	200.0	-57.1	15	10	50.0
Proposals	2	2	1	0.0	100.0	4	1	300.0
Moncton - Richibucto	3	8	3	-62.5	0.0	24	30	-20.0
Bankruptcies	3	2	2	50.0	50.0	14	26	-46.2
Proposals	0	6	1	-100.0	-100.0	10	4	150.0
Saint John - St.Stephen	3	5	2	-40.0	50.0	12	24	-50.0
Bankruptcies	3	5	1	-40.0	200.0	11	19	-42.1
Proposals	0	0	1	--	-100.0	1	5	-80.0
Fredericton - Oromocto	1	2	2	-50.0	-50.0	11	10	10.0
Bankruptcies	0	2	2	-100.0	-100.0	8	7	14.3
Proposals	1	0	0	--	--	3	3	0.0
Edmundston - Woodstock	1	4	5	-75.0	-80.0	10	15	-33.3
Bankruptcies	0	1	4	-100.0	-100.0	6	9	-33.3
Proposals	1	3	1	-66.7	0.0	4	6	-33.3
Quebec	**563**	**622**	**601**	**-9.5**	**-6.3**	**2,356**	**2,237**	**5.3**
Bankruptcies	**415**	**466**	**437**	**-10.9**	**-5.0**	**1,705**	**1,662**	**2.6**
Proposals	**148**	**156**	**164**	**-5.1**	**-9.8**	**651**	**575**	**13.2**
Gaspésie - Îles-de-la-Madeleine	5	2	3	150.0	66.7	13	20	-35.0
Bankruptcies	5	1	2	400.0	150.0	10	18	-44.4
Proposals	0	1	1	-100.0	-100.0	3	2	50.0
Bas-Saint-Laurent	16	20	16	-20.0	0.0	67	48	39.6
Bankruptcies	15	17	12	-11.8	25.0	55	36	52.8
Proposals	1	3	4	-66.7	-75.0	12	12	0.0
Capitale-Nationale	47	60	49	-21.7	-4.1	198	177	11.9
Bankruptcies	27	52	36	-48.1	-25.0	146	135	8.1
Proposals	20	8	13	150.0	53.8	52	42	23.8
Chaudière - Appalaches	20	28	31	-28.6	-35.5	100	112	-10.7
Bankruptcies	12	22	23	-45.5	-47.8	74	85	-12.9
Proposals	8	6	8	33.3	0.0	26	27	-3.7
Estrie	11	13	14	-15.4	-21.4	60	49	22.4
Bankruptcies	9	9	12	0.0	-25.0	41	43	-4.7
Proposals	2	4	2	-50.0	0.0	19	6	216.7
Centre-du-Québec	16	13	22	23.1	-27.3	54	64	-15.6
Bankruptcies	13	10	19	30.0	-31.6	43	52	-17.3
Proposals	3	3	3	0.0	0.0	11	12	-8.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Montérégie	87	104	108	-16.3	-19.4	423	426	-0.7
Bankruptcies	64	73	89	-12.3	-28.1	286	327	-12.5
Proposals	23	31	19	-25.8	21.1	137	99	38.4
Montréal	165	178	161	-7.3	2.5	660	706	-6.5
Bankruptcies	122	125	112	-2.4	8.9	474	520	-8.8
Proposals	43	53	49	-18.9	-12.2	186	186	0.0
Laval	36	30	42	20.0	-14.3	134	124	8.1
Bankruptcies	25	25	29	0.0	-13.8	101	85	18.8
Proposals	11	5	13	120.0	-15.4	33	39	-15.4
Lanaudière	26	37	35	-29.7	-25.7	143	116	23.3
Bankruptcies	19	32	27	-40.6	-29.6	101	77	31.2
Proposals	7	5	8	40.0	-12.5	42	39	7.7
Laurentides	65	59	69	10.2	-5.8	225	181	24.3
Bankruptcies	50	45	46	11.1	8.7	173	127	36.2
Proposals	15	14	23	7.1	-34.8	52	54	-3.7
Outaouais	22	25	21	-12.0	4.8	99	82	20.7
Bankruptcies	17	19	9	-10.5	88.9	72	55	30.9
Proposals	5	6	12	-16.7	-58.3	27	27	0.0
Abitibi - Témiscamingue	6	6	3	0.0	100.0	27	21	28.6
Bankruptcies	5	4	3	25.0	66.7	20	18	11.1
Proposals	1	2	0	-50.0	–	7	3	133.3
Mauricie	21	19	13	10.5	61.5	67	52	28.8
Bankruptcies	17	13	12	30.8	41.7	48	43	11.6
Proposals	4	6	1	-33.3	300.0	19	9	111.1
Saguenay - Lac-Saint-Jean	16	19	8	-15.8	100.0	61	39	56.4
Bankruptcies	12	15	3	-20.0	300.0	45	27	66.7
Proposals	4	4	5	0.0	-20.0	16	12	33.3
Côte-Nord	3	2	3	50.0	0.0	13	19	-31.6
Bankruptcies	3	2	2	50.0	50.0	9	12	-25.0
Proposals	0	0	1	–	-100.0	4	7	-42.9
Nord-du-Québec	1	5	0	-80.0	–	8	3	166.7
Bankruptcies	1	3	0	-66.7	–	5	3	66.7
Proposals	0	2	0	-100.0	–	3	0	–
Ontario	**300**	**311**	**271**	**-3.5**	**10.7**	**1,156**	**1,124**	**2.8**
Bankruptcies	**228**	**239**	**203**	**-4.6**	**12.3**	**906**	**863**	**5.0**
Proposals	**72**	**72**	**68**	**0.0**	**5.9**	**250**	**261**	**-4.2**
Ottawa	45	49	44	-8.2	2.3	145	163	-11.0
Bankruptcies	31	41	30	-24.4	3.3	112	123	-8.9
Proposals	14	8	14	75.0	0.0	33	40	-17.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Kingston - Pembroke	9	8	8	12.5	12.5	31	32	-3.1
Bankruptcies	8	6	8	33.3	0.0	25	25	0.0
Proposals	1	2	0	-50.0	--	6	7	-14.3
Muskoka - Kawarthas	3	2	3	50.0	0.0	9	15	-40.0
Bankruptcies	3	2	2	50.0	50.0	9	14	-35.7
Proposals	0	0	1	--	-100.0	0	1	-100.0
Toronto	153	157	122	-2.5	25.4	593	558	6.3
Bankruptcies	115	120	89	-4.2	29.2	464	425	9.2
Proposals	38	37	33	2.7	15.2	129	133	-3.0
Kitchener - Waterloo - Barrie	20	20	21	0.0	-4.8	84	93	-9.7
Bankruptcies	14	15	18	-6.7	-22.2	62	74	-16.2
Proposals	6	5	3	20.0	100.0	22	19	15.8
Hamilton - Niagara Peninsula	30	34	26	-11.8	15.4	119	95	25.3
Bankruptcies	23	20	17	15.0	35.3	88	71	23.9
Proposals	7	14	9	-50.0	-22.2	31	24	29.2
London	6	9	10	-33.3	-40.0	33	37	-10.8
Bankruptcies	6	6	9	0.0	-33.3	25	29	-13.8
Proposals	0	3	1	-100.0	-100.0	8	8	0.0
Windsor - Sarnia	7	14	13	-50.0	-46.2	42	57	-26.3
Bankruptcies	4	12	13	-66.7	-69.2	35	51	-31.4
Proposals	3	2	0	50.0	--	7	6	16.7
Stratford - Bruce Peninsula	5	3	7	66.7	-28.6	23	15	53.3
Bankruptcies	5	3	4	66.7	25.0	21	10	110.0
Proposals	0	0	3	--	-100.0	2	5	-60.0
Northeast	16	14	10	14.3	60.0	62	43	44.2
Bankruptcies	15	13	9	15.4	66.7	54	31	74.2
Proposals	1	1	1	0.0	0.0	8	12	-33.3
Northwest	5	2	6	150.0	-16.7	13	15	-13.3
Bankruptcies	3	2	4	50.0	-25.0	10	10	0.0
Proposals	2	0	2	--	0.0	3	5	-40.0
Manitoba	**8**	**6**	**19**	**33.3**	**-57.9**	**36**	**75**	**-52.0**
Bankruptcies	**6**	**3**	**17**	**100.0**	**-64.7**	**25**	**63**	**-60.3**
Proposals	**2**	**3**	**2**	**-33.3**	**0.0**	**11**	**12**	**-8.3**
Southeast	0	0	0	--	--	4	8	-50.0
Bankruptcies	0	0	0	--	--	4	8	-50.0
Proposals	0	0	0	--	--	0	0	--
South Central	0	1	1	-100.0	-100.0	1	6	-83.3
Bankruptcies	0	0	1	--	-100.0	0	6	-100.0
Proposals	0	1	0	-100.0	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Southwest	3	1	6	200.0	-50.0	10	15	-33.3
Bankruptcies	3	1	6	200.0	-50.0	8	13	-38.5
Proposals	0	0	0	--	--	2	2	0.0
North Central	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	3	4	8	-25.0	-62.5	14	33	-57.6
Bankruptcies	3	2	7	50.0	-57.1	10	28	-64.3
Proposals	0	2	1	-100.0	-100.0	4	5	-20.0
Interlake	0	0	2	--	-100.0	0	3	-100.0
Bankruptcies	0	0	2	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	0	0	--	--	3	2	50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	2	0	0	--	--	2	0	--
North	0	0	1	--	-100.0	3	2	50.0
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	0	0	1	--	-100.0	2	1	100.0
Saskatchewan	**25**	**21**	**35**	**19.0**	**-28.6**	**89**	**130**	**-31.5**
Bankruptcies	**18**	**13**	**20**	**38.5**	**-10.0**	**58**	**77**	**-24.7**
Proposals	**7**	**8**	**15**	**-12.5**	**-53.3**	**31**	**53**	**-41.5**
Regina - Moose Mountain	14	10	18	40.0	-22.2	36	53	-32.1
Bankruptcies	8	6	10	33.3	-20.0	23	29	-20.7
Proposals	6	4	8	50.0	-25.0	13	24	-45.8
Swift Current - Moose Jaw	0	2	6	-100.0	-100.0	3	25	-88.0
Bankruptcies	0	1	3	-100.0	-100.0	1	14	-92.9
Proposals	0	1	3	-100.0	-100.0	2	11	-81.8
Saskatoon - Biggar	4	6	4	-33.3	0.0	28	21	33.3
Bankruptcies	4	4	3	0.0	33.3	19	14	35.7
Proposals	0	2	1	-100.0	-100.0	9	7	28.6
Yorkton - Melville	4	1	3	300.0	33.3	9	18	-50.0
Bankruptcies	3	1	3	200.0	0.0	7	13	-46.2
Proposals	1	0	0	--	--	2	5	-60.0
Prince Albert	2	2	3	0.0	-33.3	12	14	-14.3
Bankruptcies	2	1	0	100.0	--	8	8	0.0
Proposals	0	1	3	-100.0	-100.0	4	6	-33.3
Northern	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Alberta	**44**	**30**	**31**	**46.7**	**41.9**	**150**	**158**	**-5.1**
Bankruptcies	**34**	**20**	**25**	**70.0**	**36.0**	**110**	**115**	**-4.3**
Proposals	**10**	**10**	**6**	**0.0**	**66.7**	**40**	**43**	**-7.0**
Lethbridge - Medicine Hat	2	1	3	100.0	-33.3	5	4	25.0
Bankruptcies	2	1	3	100.0	-33.3	5	3	66.7
Proposals	0	0	0	--	--	0	1	-100.0
Camrose - Drumheller	1	1	3	0.0	-66.7	6	11	-45.5
Bankruptcies	1	0	3	--	-66.7	4	11	-63.6
Proposals	0	1	0	-100.0	--	2	0	--
Calgary	19	8	12	137.5	58.3	58	84	-31.0
Bankruptcies	15	6	10	150.0	50.0	44	67	-34.3
Proposals	4	2	2	100.0	100.0	14	17	-17.6
Banff - Jasper - Rocky Mountain House	0	0	0	--	--	1	1	0.0
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	3	4	3	-25.0	0.0	12	15	-20.0
Bankruptcies	2	2	1	0.0	100.0	9	7	28.6
Proposals	1	2	2	-50.0	-50.0	3	8	-62.5
Edmonton	11	13	7	-15.4	57.1	55	34	61.8
Bankruptcies	8	9	6	-11.1	33.3	39	21	85.7
Proposals	3	4	1	-25.0	200.0	16	13	23.1
Athabasca - Grande Prairie - Peace River	6	2	1	200.0	500.0	10	6	66.7
Bankruptcies	4	2	0	100.0	--	6	2	200.0
Proposals	2	0	1	--	100.0	4	4	0.0
Wood Buffalo - Cold Lake	1	1	1	0.0	0.0	3	2	50.0
Bankruptcies	1	0	1	--	0.0	2	2	0.0
Proposals	0	1	0	-100.0	--	1	0	--
British Columbia	**50**	**46**	**71**	**8.7**	**-29.6**	**211**	**251**	**-15.9**
Bankruptcies	**38**	**27**	**60**	**40.7**	**-36.7**	**157**	**188**	**-16.5**
Proposals	**12**	**19**	**11**	**-36.8**	**9.1**	**54**	**63**	**-14.3**
Vancouver Island and Coast	8	6	10	33.3	-20.0	32	60	-46.7
Bankruptcies	7	2	8	250.0	-12.5	25	43	-41.9
Proposals	1	4	2	-75.0	-50.0	7	17	-58.8
Lower Mainland - Southwest	32	32	47	0.0	-31.9	142	136	4.4
Bankruptcies	23	19	40	21.1	-42.5	105	105	0.0
Proposals	9	13	7	-30.8	28.6	37	31	19.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Thompson - Okanagan	3	6	10	-50.0	-70.0	24	42	-42.9
Bankruptcies	2	5	8	-60.0	-75.0	18	30	-40.0
Proposals	1	1	2	0.0	-50.0	6	12	-50.0
Kootenay	1	0	3	--	-66.7	1	10	-90.0
Bankruptcies	0	0	3	--	-100.0	0	7	-100.0
Proposals	1	0	0	--	--	1	3	-66.7
Cariboo	3	0	0	--	--	6	1	500.0
Bankruptcies	3	0	0	--	--	6	1	500.0
Proposals	0	0	0	--	--	0	0	--
North Coast	2	0	0	--	--	2	0	--
Bankruptcies	2	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Northeast	0	1	0	-100.0	--	3	2	50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	1	0	-100.0	--	2	0	--
Northwest Territories	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Yukon	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**1**	**0**	--
Nunavut	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**1**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
St. John's	**N.L.**	**167**	**155**	**141**	**7.7**	**18.4**	**564**	**534**	**5.6**
Bankruptcies		135	132	124	2.3	8.9	460	468	-1.7
Proposals		32	23	17	39.1	88.2	104	66	57.6
Halifax	**N.S.**	**514**	**464**	**520**	**10.8**	**-1.2**	**1,936**	**1,866**	**3.8**
Bankruptcies		385	325	372	18.5	3.5	1,401	1,335	4.9
Proposals		129	139	148	-7.2	-12.8	535	531	0.8
Moncton	**N.B.**	**215**	**204**	**254**	**5.4**	**-15.4**	**889**	**886**	**0.3**
Bankruptcies		150	137	169	9.5	-11.2	612	597	2.5
Proposals		65	67	85	-3.0	-23.5	277	289	-4.2
Saint John	**N.B.**	**231**	**148**	**210**	**56.1**	**10.0**	**766**	**750**	**2.1**
Bankruptcies		146	94	141	55.3	3.5	507	508	-0.2
Proposals		85	54	69	57.4	23.2	259	242	7.0
Saguenay	**Que.**	**209**	**199**	**149**	**5.0**	**40.3**	**794**	**609**	**30.4**
Bankruptcies		121	100	109	21.0	11.0	458	404	13.4
Proposals		88	99	40	-11.1	120.0	336	205	63.9
Québec	**Que.**	**784**	**762**	**706**	**2.9**	**11.0**	**2,867**	**2,724**	**5.2**
Bankruptcies		473	453	464	4.4	1.9	1,777	1,838	-3.3
Proposals		311	309	242	0.6	28.5	1,090	886	23.0
Sherbrooke	**Que.**	**219**	**249**	**235**	**-12.0**	**-6.8**	**907**	**839**	**8.1**
Bankruptcies		153	144	162	6.3	-5.6	601	590	1.9
Proposals		66	105	73	-37.1	-9.6	306	249	22.9
Trois-Rivières	**Que.**	**184**	**196**	**166**	**-6.1**	**10.8**	**757**	**705**	**7.4**
Bankruptcies		128	124	118	3.2	8.5	498	488	2.0
Proposals		56	72	48	-22.2	16.7	259	217	19.4
Montréal	**Que.**	**5,210**	**5,047**	**4,989**	**3.2**	**4.4**	**19,809**	**19,407**	**2.1**
Bankruptcies		2,933	2,613	2,949	12.2	-0.5	10,911	11,546	-5.5
Proposals		2,277	2,434	2,040	-6.5	11.6	8,898	7,861	13.2
Ottawa - Gatineau	**Ont./ Que.**	**1,151**	**1,112**	**1,068**	**3.5**	**7.8**	**4,517**	**4,209**	**7.3**
Bankruptcies		673	551	622	22.1	8.2	2,510	2,492	0.7
Proposals		478	561	446	-14.8	7.2	2,007	1,717	16.9
Kingston	**Ont.**	**161**	**100**	**125**	**61.0**	**28.8**	**526**	**483**	**8.9**
Bankruptcies		92	55	84	67.3	9.5	295	316	-6.6
Proposals		69	45	41	53.3	68.3	231	167	38.3
Peterborough	**Ont.**	**104**	**81**	**117**	**28.4**	**-11.1**	**368**	**399**	**-7.8**
Bankruptcies		51	29	49	75.9	4.1	165	205	-19.5
Proposals		53	52	68	1.9	-22.1	203	194	4.6
Oshawa	**Ont.**	**296**	**268**	**306**	**10.4**	**-3.3**	**1,138**	**1,271**	**-10.5**
Bankruptcies		129	98	124	31.6	4.0	448	491	-8.8
Proposals		167	170	182	-1.8	-8.2	690	780	-11.5

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Toronto	**Ont.**	**3,745**	**3,553**	**4,096**	**5.4**	**-8.6**	**14,562**	**15,870**	**-8.2**
Bankruptcies		1,494	1,373	1,677	8.8	-10.9	5,777	6,463	-10.6
Proposals		2,251	2,180	2,419	3.3	-6.9	8,785	9,407	-6.6
Hamilton	**Ont.**	**466**	**531**	**557**	**-12.2**	**-16.3**	**1,999**	**2,292**	**-12.8**
Bankruptcies		204	233	235	-12.4	-13.2	924	1,055	-12.4
Proposals		262	298	322	-12.1	-18.6	1,075	1,237	-13.1
St. Catharines - Niagara	**Ont.**	**416**	**398**	**450**	**4.5**	**-7.6**	**1,567**	**1,629**	**-3.8**
Bankruptcies		196	175	218	12.0	-10.1	752	792	-5.1
Proposals		220	223	232	-1.3	-5.2	815	837	-2.6
Kitchener	**Ont.**	**389**	**353**	**426**	**10.2**	**-8.7**	**1,470**	**1,499**	**-1.9**
Bankruptcies		164	145	217	13.1	-24.4	676	775	-12.8
Proposals		225	208	209	8.2	7.7	794	724	9.7
Brantford	**Ont.**	**117**	**109**	**128**	**7.3**	**-8.6**	**431**	**516**	**-16.5**
Bankruptcies		52	40	63	30.0	-17.5	171	243	-29.6
Proposals		65	69	65	-5.8	0.0	260	273	-4.8
Guelph	**Ont.**	**92**	**88**	**81**	**4.5**	**13.6**	**343**	**333**	**3.0**
Bankruptcies		48	41	40	17.1	20.0	174	185	-5.9
Proposals		44	47	41	-6.4	7.3	169	148	14.2
London	**Ont.**	**495**	**476**	**471**	**4.0**	**5.1**	**1,937**	**1,961**	**-1.2**
Bankruptcies		222	220	248	0.9	-10.5	922	1,089	-15.3
Proposals		273	256	223	6.6	22.4	1,015	872	16.4
Windsor	**Ont.**	**301**	**293**	**300**	**2.7**	**0.3**	**1,163**	**1,200**	**-3.1**
Bankruptcies		140	135	170	3.7	-17.6	539	676	-20.3
Proposals		161	158	130	1.9	23.8	624	524	19.1
Barrie	**Ont.**	**227**	**210**	**224**	**8.1**	**1.3**	**839**	**872**	**-3.8**
Bankruptcies		114	96	100	18.8	14.0	404	399	1.3
Proposals		113	114	124	-0.9	-8.9	435	473	-8.0
Greater Sudbury	**Ont.**	**248**	**193**	**179**	**28.5**	**38.5**	**799**	**756**	**5.7**
Bankruptcies		125	86	88	45.3	42.0	389	404	-3.7
Proposals		123	107	91	15.0	35.2	410	352	16.5
Thunder Bay	**Ont.**	**104**	**78**	**62**	**33.3**	**67.7**	**318**	**294**	**8.2**
Bankruptcies		67	49	36	36.7	86.1	202	197	2.5
Proposals		37	29	26	27.6	42.3	116	97	19.6
Winnipeg	**Man.**	**319**	**281**	**291**	**13.5**	**9.6**	**1,213**	**1,089**	**11.4**
Bankruptcies		221	166	175	33.1	26.3	804	714	12.6
Proposals		98	115	116	-14.8	-15.5	409	375	9.1
Regina	**Sask.**	**111**	**104**	**101**	**6.7**	**9.9**	**445**	**362**	**22.9**
Bankruptcies		54	42	55	28.6	-1.8	215	192	12.0
Proposals		57	62	46	-8.1	23.9	230	170	35.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Saskatoon	**Sask.**	**123**	**141**	**132**	**-12.8**	**-6.8**	**500**	**517**	**-3.3**
Bankruptcies		62	70	82	-11.4	-24.4	258	327	-21.1
Proposals		61	71	50	-14.1	22.0	242	190	27.4
Calgary	**Alta.**	**782**	**738**	**749**	**6.0**	**4.4**	**2,835**	**2,669**	**6.2**
Bankruptcies		315	301	323	4.7	-2.5	1,189	1,273	-6.6
Proposals		467	437	426	6.9	9.6	1,646	1,396	17.9
Edmonton	**Alta.**	**634**	**589**	**665**	**7.6**	**-4.7**	**2,369**	**2,426**	**-2.3**
Bankruptcies		297	294	312	1.0	-4.8	1,134	1,241	-8.6
Proposals		337	295	353	14.2	-4.5	1,235	1,185	4.2
Kelowna	**B.C.**	**139**	**147**	**164**	**-5.4**	**-15.2**	**574**	**592**	**-3.0**
Bankruptcies		60	65	100	-7.7	-40.0	265	321	-17.4
Proposals		79	82	64	-3.7	23.4	309	271	14.0
Abbotsford	**B.C.**	**112**	**122**	**142**	**-8.2**	**-21.1**	**481**	**528**	**-8.9**
Bankruptcies		54	64	85	-15.6	-36.5	261	314	-16.9
Proposals		58	58	57	0.0	1.8	220	214	2.8
Vancouver	**B.C.**	**1,310**	**1,269**	**1,328**	**3.2**	**-1.4**	**5,058**	**5,096**	**-0.7**
Bankruptcies		589	601	731	-2.0	-19.4	2,379	2,848	-16.5
Proposals		721	668	597	7.9	20.8	2,679	2,248	19.2
Victoria	**B.C.**	**304**	**315**	**304**	**-3.5**	**0.0**	**1,146**	**1,143**	**0.3**
Bankruptcies		139	146	153	-4.8	-9.2	573	647	-11.4
Proposals		165	169	151	-2.4	9.3	573	496	15.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
St. John's	**N.L.**	**2**	**2**	**5**	**0.0**	**-60.0**	**8**	**15**	**-46.7**
Bankruptcies		2	2	4	0.0	-50.0	8	12	-33.3
Proposals		0	0	1	--	-100.0	0	3	-100.0
Halifax	**N.S.**	**20**	**12**	**8**	**66.7**	**150.0**	**49**	**40**	**22.5**
Bankruptcies		14	5	7	180.0	100.0	34	29	17.2
Proposals		6	7	1	-14.3	500.0	15	11	36.4
Moncton	**N.B.**	**2**	**6**	**2**	**-66.7**	**0.0**	**16**	**18**	**-11.1**
Bankruptcies		2	2	1	0.0	100.0	10	14	-28.6
Proposals		0	4	1	-100.0	-100.0	6	4	50.0
Saint John	**N.B.**	**1**	**4**	**2**	**-75.0**	**-50.0**	**8**	**14**	**-42.9**
Bankruptcies		1	4	1	-75.0	0.0	7	10	-30.0
Proposals		0	0	1	--	-100.0	1	4	-75.0
Saguenay	**Que.**	**6**	**10**	**3**	**-40.0**	**100.0**	**32**	**23**	**39.1**
Bankruptcies		4	8	0	-50.0	--	25	12	108.3
Proposals		2	2	3	0.0	-33.3	7	11	-36.4
Québec	**Que.**	**37**	**52**	**50**	**-28.8**	**-26.0**	**187**	**182**	**2.7**
Bankruptcies		22	43	37	-48.8	-40.5	133	137	-2.9
Proposals		15	9	13	66.7	15.4	54	45	20.0
Sherbrooke	**Que.**	**6**	**9**	**10**	**-33.3**	**-40.0**	**40**	**27**	**48.1**
Bankruptcies		5	6	8	-16.7	-37.5	26	23	13.0
Proposals		1	3	2	-66.7	-50.0	14	4	250.0
Trois-Rivières	**Que.**	**8**	**13**	**4**	**-38.5**	**100.0**	**40**	**38**	**5.3**
Bankruptcies		6	9	3	-33.3	100.0	29	24	20.8
Proposals		2	4	1	-50.0	100.0	11	14	-21.4
Montréal	**Que.**	**302**	**308**	**326**	**-1.9**	**-7.4**	**1,234**	**1,223**	**0.9**
Bankruptcies		224	224	228	0.0	-1.8	885	903	-2.0
Proposals		78	84	98	-7.1	-20.4	349	320	9.1
Ottawa - Gatineau	**Ont./ Que.**	**51**	**56**	**47**	**-8.9**	**8.5**	**184**	**184**	**0.0**
Bankruptcies		36	49	30	-26.5	20.0	141	135	4.4
Proposals		15	7	17	114.3	-11.8	43	49	-12.2
Kingston	**Ont.**	**2**	**7**	**0**	**-71.4**	**--**	**14**	**7**	**100.0**
Bankruptcies		2	5	0	-60.0	--	11	5	120.0
Proposals		0	2	0	-100.0	--	3	2	50.0
Peterborough	**Ont.**	**1**	**1**	**0**	**0.0**	**--**	**3**	**1**	**200.0**
Bankruptcies		1	1	0	0.0	--	3	1	200.0
Proposals		0	0	0	--	--	0	0	--
Oshawa	**Ont.**	**12**	**11**	**8**	**9.1**	**50.0**	**40**	**21**	**90.5**
Bankruptcies		11	9	7	22.2	57.1	35	19	84.2
Proposals		1	2	1	-50.0	0.0	5	2	150.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Toronto	**Ont.**	**133**	**136**	**107**	**-2.2**	**24.3**	**529**	**524**	**1.0**
Bankruptcies		97	102	77	-4.9	26.0	406	388	4.6
Proposals		36	34	30	5.9	20.0	123	136	-9.6
Hamilton	**Ont.**	**13**	**18**	**12**	**-27.8**	**8.3**	**57**	**36**	**58.3**
Bankruptcies		8	10	8	-20.0	0.0	38	28	35.7
Proposals		5	8	4	-37.5	25.0	19	8	137.5
St. Catharines - Niagara	**Ont.**	**5**	**6**	**7**	**-16.7**	**-28.6**	**29**	**34**	**-14.7**
Bankruptcies		4	4	4	0.0	0.0	24	25	-4.0
Proposals		1	2	3	-50.0	-66.7	5	9	-44.4
Kitchener	**Ont.**	**2**	**4**	**7**	**-50.0**	**-71.4**	**25**	**30**	**-16.7**
Bankruptcies		2	3	6	-33.3	-66.7	21	26	-19.2
Proposals		0	1	1	-100.0	-100.0	4	4	0.0
Brantford	**Ont.**	**4**	**3**	**3**	**33.3**	**33.3**	**12**	**13**	**-7.7**
Bankruptcies		3	2	2	50.0	50.0	10	9	11.1
Proposals		1	1	1	0.0	0.0	2	4	-50.0
Guelph	**Ont.**	**5**	**2**	**1**	**150.0**	**400.0**	**7**	**5**	**40.0**
Bankruptcies		0	2	1	-100.0	-100.0	2	5	-60.0
Proposals		5	0	0	--	--	5	0	--
London	**Ont.**	**5**	**5**	**9**	**0.0**	**-44.4**	**23**	**27**	**-14.8**
Bankruptcies		5	2	8	150.0	-37.5	16	20	-20.0
Proposals		0	3	1	-100.0	-100.0	7	7	0.0
Windsor	**Ont.**	**2**	**8**	**7**	**-75.0**	**-71.4**	**24**	**29**	**-17.2**
Bankruptcies		1	6	7	-83.3	-85.7	20	27	-25.9
Proposals		1	2	0	-50.0	--	4	2	100.0
Barrie	**Ont.**	**4**	**8**	**7**	**-50.0**	**-42.9**	**24**	**18**	**33.3**
Bankruptcies		4	5	6	-20.0	-33.3	17	15	13.3
Proposals		0	3	1	-100.0	-100.0	7	3	133.3
Greater Sudbury	**Ont.**	**3**	**1**	**1**	**200.0**	**200.0**	**12**	**7**	**71.4**
Bankruptcies		3	1	0	200.0	--	11	2	450.0
Proposals		0	0	1	--	-100.0	1	5	-80.0
Thunder Bay	**Ont.**	**2**	**2**	**4**	**0.0**	**-50.0**	**8**	**10**	**-20.0**
Bankruptcies		2	2	3	0.0	-33.3	7	8	-12.5
Proposals		0	0	1	--	-100.0	1	2	-50.0
Winnipeg	**Man.**	**3**	**4**	**9**	**-25.0**	**-66.7**	**15**	**34**	**-55.9**
Bankruptcies		3	2	8	50.0	-62.5	11	28	-60.7
Proposals		0	2	1	-100.0	-100.0	4	6	-33.3
Regina	**Sask.**	**11**	**7**	**14**	**57.1**	**-21.4**	**27**	**38**	**-28.9**
Bankruptcies		7	5	8	40.0	-12.5	20	23	-13.0
Proposals		4	2	6	100.0	-33.3	7	15	-53.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2015	Q1 2015	Q2 2014	Q1 2015 to Q2 2015	Q2 2014 to Q2 2015	06-30-2015	06-30-2014	% Change
Saskatoon	**Sask.**	**2**	**5**	**2**	**-60.0**	**0.0**	**22**	**17**	**29.4**
Bankruptcies		2	3	2	-33.3	0.0	15	11	36.4
Proposals		0	2	0	-100.0	--	7	6	16.7
Calgary	**Alta.**	**17**	**8**	**12**	**112.5**	**41.7**	**52**	**77**	**-32.5**
Bankruptcies		13	6	10	116.7	30.0	39	61	-36.1
Proposals		4	2	2	100.0	100.0	13	16	-18.8
Edmonton	**Alta.**	**11**	**11**	**7**	**0.0**	**57.1**	**51**	**32**	**59.4**
Bankruptcies		8	9	6	-11.1	33.3	38	22	72.7
Proposals		3	2	1	50.0	200.0	13	10	30.0
Kelowna	**B.C.**	**2**	**6**	**2**	**-66.7**	**0.0**	**15**	**14**	**7.1**
Bankruptcies		1	5	2	-80.0	-50.0	11	11	0.0
Proposals		1	1	0	0.0	--	4	3	33.3
Abbotsford	**B.C.**	**1**	**3**	**1**	**-66.7**	**0.0**	**7**	**8**	**-12.5**
Bankruptcies		1	3	0	-66.7	--	6	1	500.0
Proposals		0	0	1	--	-100.0	1	7	-85.7
Vancouver	**B.C.**	**26**	**22**	**42**	**18.2**	**-38.1**	**114**	**113**	**0.9**
Bankruptcies		18	13	36	38.5	-50.0	82	90	-8.9
Proposals		8	9	6	-11.1	33.3	32	23	39.1
Victoria	**B.C.**	**2**	**2**	**6**	**0.0**	**-66.7**	**11**	**29**	**-62.1**
Bankruptcies		2	0	4	--	-50.0	7	21	-66.7
Proposals		0	2	2	-100.0	-100.0	4	8	-50.0